

LIVE UNITED

**United
Way**



United Way of Central Iowa

Financial Stability Guide



ONE COMMUNITY:

An educated population.

A prepared workforce.

Stable families.

Healthy neighbors.

THREE GOALS:

By 2020 in central Iowa

EDUCATION

Cut by half the number of high school students who do not graduate on time.

Investing in quality early learning, literacy success, and in- and after-school interventions.

INCOME

Cut by half the number of low-income families who are financially unstable.

Investing in job preparation and placement, income growth, money management, affordable housing, and a safety net of food and shelter.

HEALTH

Cut by half the number of children and adults who are unhealthy or engage in risky behavior.

Investing in access to care, safe environments, and wellness that promotes healthy eating and lifestyles.

United Way of Central Iowa:

Outperforming 96% of the nation's charities in fiscal efficiency and responsibility.

About This Guide

The United Way of Central Iowa is helping hard-working families in central Iowa to become more financially stable and take the steps to long-term independence. At times, a family needs immediate assistance. Increasing the access to a safety net of food, shelter and other income or work supports is why we created this Financial Stability Guide.

In our community there are highly valued resources which support working families. These supportive services are designed to help families bridge the gap in times of economic stress like job loss, unanticipated medical expenses or other factors which interrupt sufficient levels of income.

The Financial Stability Guide is designed to provide human service professionals, case managers, faith and neighborhood leaders with a directory of services. We acknowledge the nearly 200 organizations listed in this guide who provide vital services to individuals and families. We thank them for their work and our partnership.

Find United Way's Financial Stability Guide online:

www.unitedwaydm.org/UserDocs/2012FinancialStabilityGuide.pdf

For more information about United Way of Central Iowa's work to increase the financial stability of individuals and families in Central Iowa, please contact Jane Fogg, Director of Financial Stability at 515-246-6605. To learn more about how United Way's community impact works go to: www.unitedwaydm.org



*Please note: the information contained in this guide is current as of May 2012

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COMMUNITY HOT MEALS

The following locations are a listing of hot meals that are provided in the community. Each location differs in the time, day and type of meal being served. Please make a note of these differences; phone numbers have been provided with the option of calling to find out the menu for dietary purposes or other questions.

Hot Community Meals

Catholic Worker House

1310 7th St.

Des Moines, IA 50314

(515) 243-0765

When: Every Tuesday, Thursday, Friday and Sunday, 3 pm and 6 pm.

Eligibility: Anyone in need of a meal.

Program Overview: Provides hot meals at the CWH location for anyone in the community.

Central Iowa Shelter and Services/Iowa Homeless Youth Outreach

205 15th St.

Des Moines, IA 50309

(515) 284-5719

When: Monday-Friday, hours vary (see below). Not available during holidays.

Eligibility: Anyone in need of a meal.

Program Overview: Provide hot meals to those in need.

SE Des Moines: 25th and Maury @ 4:30 pm

Downtown: 701 Grand Ave. @ 5:00 pm

Norwoodville: 3700 NE 46th St. (community center) @ 3:00 pm

Lighthouse: 16th and Capital @ 4:00 pm

Central Iowa Shelter and Services: 205 15th St. @ 11:30 am

Children and Families Urban Ministries

1548 8th St.

Des Moines, IA 50314

(515) 282-3242

When: Days and times vary depending on program.

Eligibility: Anyone in need of a meal.

Program Overview: Located at Trinity United Methodist Church in Des Moines. The Breakfast Club serves weekday mornings before school, 6:00-8:15 am. Primarily serves children at Moulton Elementary but is open to anyone. The Supper Club serves Monday-Saturday from 4:45-5:30 pm.

Connection Café

701 Grand
Des Moines, IA
(515) 243-1381

When: Every day except Thursday and Sunday at Noon. Not available during holidays.

Eligibility: Anyone in need of a meal.

Program Overview: Program provides hot meals to those in need. The Connection Café is a program created by the Bridge, a collaboration of four Downtown Des Moines churches (St. Ambrose Cathedral, St. John's Lutheran Church, St. Paul's Episcopal Cathedral, and First United Methodist Church) as part of their mission to minister to the poor.

Creative Visions

1343 13th St.
Des Moines, IA 50314
(515) 244-4003

When: 5:00-7:00 pm Sunday evenings only

Eligibility: Anyone in need of a meal.

Program Overview: Provides hot meals at the Creative Visions location for anyone in the community.

Friendship Baptist Center

1526 MLK Pkwy
Des Moines, IA 50311
(515) 244-1701

When: Last Saturday of every month @ 5:00 pm

Eligibility: Anyone who is in need of a meal.

Program Overview: Provides hot meals to those in need.

Hope Café

1310 6th Ave.
Des Moines, IA 50314
(515) 244-5445

When: Monday-Saturday 7:00 am breakfast, 12:00 pm lunch, and 5:00 pm dinner. Sundays 8:00 am breakfast, 1:00 pm lunch, and 5:00 dinner.

Eligibility: Anyone who is in need of a meal.

Program Overview: Hope Café is a place where anyone from the community can come and receive a free meal three times a day. Hope Ministries is able to provide this valuable service to the community thanks to the generosity of many caring individuals, churches and local businesses.

Mount Hebron Baptist Church

1338 9th St.

Des Moines, IA 50314

(515) 280-9163

When: Every Wednesday afternoon, from 12-1 pm

Eligibility: Anyone who is need of a meal

Program Overview: Mt. Hebron Baptist Church offers service every Sunday at 8 am and 11 pm, with Sunday School offered at 9:30 am. Bible study and prayer groups are also available throughout the week. You do not need to be a member or are required to attend in order to partake in the hot meal.

The Salvation Army Mobile Canteen

520 35th St.

Des Moines, IA

(515) 282-3599

When: Tuesday and Friday mornings from 5am-8am

Eligibility: Anyone in need of a meal

Program Overview: The Mobile Canteen follows a route of the inner city of Des Moines offering a hot breakfast to the homeless and near homeless. Call to find location nearest you.

WesleyLife Meals on Wheels

944 18th St.

Des Moines, IA 50314

(515) 699-3243

When: Meals are delivered between 10:45am and 1:45pm

Eligibility: Ages 60 and older

Program Overview: WesleyLife Meals on Wheels is a program that hand-delivers heart healthy, low-sodium meals to senior citizens. Meals can be made to fit specific diet concerns. They also offer a Temporary Meals Program that provides 10 free meals plus 2 fresh fruits/vegetable baskets during their first 10 days after returning home from a hospital or skilled-facility stay.

FOR EMERGENCY MEAL SITES CALL 2-1-1**FOOD, PERSONAL & CLOTHING PANTRIES**

Food pantries can assist eligible households with canned and boxed food items to meet their food needs on an emergency basis. They provide a free bag of food to individuals and families that typically will last 3-4 days.

Personal pantries assist with personal hygiene items such as diapers, shampoo, soap, and laundry detergent.

Clothing pantries are available to eligible households for limited monthly clothing items. In addition to clothing, you may occasionally find curtains, blankets and linens, small appliances and/or accessories for your home.

Pantry products are provided by donations from local residents, grants, area churches/organizations and agencies and Des Moines Area Religious Council (DMARC).

Call the pantry in your area to see if you qualify and what documentation is required.

POLK COUNTY

Where	Contact/Hours	Frequency	Serves	Services
Abundant Life Community Church 3700 E. Sheridan Ave. Des Moines, IA 50317	237-0030 Call to schedule an appointment			Clothing
Amazing Grace Ministries and Outreach 1409 23rd Street Des Moines, IA	277-9062 Saturday 11 am-1 pm walk-ins welcome			Food and Clothing Pantry
Ankeny-PRACAP 406 S.W. School #305 Ankeny, IA	965-0433 Monday-Friday 8 am- 4 pm	Limited to once per month	Ankeny residents	Food and Personal Pantry
Bethel AME Church 1544 E. University Ave. Des Moines, IA 50316	266-1871 Monday 10 am- 2 pm (PLEASE call first)		East side residence only. You will need to have an ID.	Food and Personal Pantry

Food & Clothing Pantries

FOOD RESOURCES

Food & Clothing Pantries

FOOD RESOURCES

Where	Contact/Hours	Frequency	Serves	Services
Bidwell Riverside 1203 SE Hartford Des Moines, IA	244-6251 Monday, Tuesday, Wednesday, and Friday 10 am-12 pm and 1 pm- 3pm. Thursday 1 pm- 6 pm	Limited to once every 30 days	50315/50320 call (515) 277-6969 for boundaries	Food, Personal and Clothing Pantry
Capitol Hill Lutheran 511 Des Moines St, Des Moines, IA Located on the lowest level of the church.	244-8913 Saturday 9:30 am-11:30 am Wednesdays 3 pm-5 pm	Limited to once per month during the school year	No boundaries	Clothing Pantry
Catholic Worker House 1310 7th St. Des Moines, IA 50314	243-0765 3:00-5:00 pm, Tuesday, Thursday, Friday and Sunday Produce: every Saturday 10 am	As often as needed	Anyone in need of assistance	Food, Clothing and Personal Pantry Produce Store: Trinity United Methodist Church 1548 8th St. Des Moines
Christ Apostolic Temple 1230 East 17th St Des Moines, IA	265-2417 Tuesdays & Thursdays 10 am-2 pm	Call for appointment	Call for appointment	Food Pantry

Where	Contact/Hours	Frequency	Serves	Services
Caring Hands Food Pantry & Clothes Hanger 201 9th St. NE Altoona, IA	967-4533 Monday and Wednesday 4pm-6pm and the 1st and 3rd Saturday of each month 9am-11am	Limited to once per month	Altoona, Mitchellville, Pleasant Hill, Runnells, Bondurant and SE Polk School district students	Food and Clothing Pantry
Commerce Community Church 4007 High St. West Des Moines, IA 50265	225-6651 Thursday 10am-3pm, Appointments only - call and ask for Ester	One visit per month	Please call for boundaries	Food Pantry
Cross Ministries/ Cottage Grove 1050 24th St. Des Moines, IA	279-8877 Wednesday 3pm-6pm and Saturday 9am- 12pm		Serves all Greater Des Moines. Must provide valid form of identification of each household member and a piece of mail with the family's name and address.	Food Pantry
Des Moines Community Action Agency 1618 6th Ave. Des Moines, IA 50314	248-6216 Mon-Fri 11am-12:45pm. Mon, Wed, and Fri 3pm-4:45 pm. Tuesday and Thursday 3pm- 6:45pm	Limited to once per month	Please call for boundaries	Food and Personal Pantry (Tuesday 1pm- 4pm and Thursday 9pm-12pm)

Food & Clothing Pantries

FOOD RESOURCES

Where	Contact/Hours	Frequency	Serves	Services
Downtown Meal Site & Pantry/lowa Homeless Youth Centers Outreach Program 701 Grand Ave. Des Moines, IA	243-1381 or 883-2379 Monday, Wednesday & Friday 10 am-2 pm	Once every 30 days	East of the Des Moines River, south of the Racoon River, 22nd St. west, Freeway north	Food Pantry Food Pantry for Youth (Youth can utilize any pantry regardless of address if they are between the ages of 16-21, if parenting/pregnant up to 26)
Eddie Davis Community Center 1312 Maple St West Des Moines, IA	277-1103 FOOD PANTRY/ CLOTHING Monday-Friday 8 am-4 pm	Limited to once every two weeks	No boundaries	Food and Clothing Pantry
Eastside Church of the Nazarene 1451 East 25th St Des Moines, IA	265-6000 Tuesdays & Thursdays call at 9 am on pantry days for appointment	Limited to once every 90 days	50316 & 50317	Food Pantry
First Assembly of God 2725 Merle Hay Rd Des Moines, IA	279-9766 Monday, Wednesday 11 am-12 pm	Limited to once per week. Need photo ID and proof of address.	No boundaries	Food Pantry

Where	Contact/Hours	Frequency	Serves	Services
First Federated Clothing and Food Pantry 4801 Franklin Ave Des Moines, IA	255-2122 FOOD PANTRY Tuesday 9 am-11 am CLOTHING Wednesday 12:30 pm-2 pm	Limited to 3 times per year for food pantry. No limit on clothing.	No boundaries	Food and Clothing Pantry
Friendship Baptist Center 1526 MLK Jr Pkwy Des Moines, IA	244-1701 Food is last Thursday of every month, 4:30 pm-5:30 pm. Clothing is Tues and Wed 9:30am-12pm	Food distribution once per month to surrounding neighborhood only		Food and Clothing Pantry
Grimes United Methodist Church 801 W. 1st St. Grimes, IA	986-4036 Tuesday and Thursday 9pm-3pm	Limited to once every 30 days	Grimes residents only. First timers need to bring something, such as current piece of mail, that shows both their name & address	Food Pantry
Hickman Road Church of Christ 5217 Hickman Road Des Moines, IA	255-8055 Tuesday 9 am-11 am Thursday 2 pm-4 pm	Limited to once every 30 days	No boundaries. Need photo ID.	Food Pantry

Food & Clothing Pantries

FOOD RESOURCES

Where	Contact/Hours	Frequency	Serves	Services
Johnston Food Pantry- Partnership Place 5730 NW 64th Place Johnston, IA	868-1357 Tuesday 10am-2pm and Saturday 10am-2pm		Serves Johnston school district boundaries. Must provide valid form of identification for each household member and a piece of mail with the family's name and address.	Food Pantry
Lee Town Loaves & Fishes Food Panty 2720 State Ave. Des Moines, IA	263-0583 Friday 8 am-4 pm (walk-ins). Mon-Thurs by appointment only	Once every 3 months, with the exceptions of bread every Friday	50317 residents only. Need to bring photo ID & proof of address	Food Pantry Some clothing items available (availability depends largely on donations)
The Mobile Food Pantry- Dream Center 2200 Beaver Ave. Des Moines, IA	243-7326 Evelyn Davis Park at 10:30am and the Bates Park from 11:30am-12:30pm	Twice a month on Saturdays		Food Pantry
Mt. Olive Baptist Church 3100 2nd Ave. Des Moines, IA 50313	282-7947 Third Thursday of every month 5:30pm-6:30pm	Once every 30 days	Anyone in need of assistance	Food Pantry

Where	Contact/Hours	Frequency	Serves	Services
New Friendship Church of Christ 1317 Forest Avenue Des Moines, IA	280-9214 Monday, Wednesday & Friday 11 am-1:15pm Call Pastor if these times don't work to schedule another time	Availability depends on donations	Anyone in need	Food Pantry
Red Rock Area Community Action Program 406 SW School St. Room 305 Ankeny, IA 50023	965-0433 Monday-Friday 8 am-4 pm	Emergency Food: Limited to once every 30 days	Ankeny residents and northern Polk county residents	Food Pantry
Salvation Army Temple Corps 1330 - 6th Avenue Des Moines, IA	282-3422 Monday-Friday 10am-12pm and 1pm- 3pm	Limited to once every 30 days	Call for boundaries/east Des Moines	Food and Clothing Pantry, limited personal items, Infant Center, and Assistance with furniture
Salvation Army Citadel Corps (East) 1216 E. 25th Court Des Moines, IA	266-3156 Mon, Wed, Thurs, and Fri 10am-12pm and 1pm-3pm. Tues 1pm- 3pm	Limited to once per month	Call for boundaries	Food Pantry
St Benedict Mission 1224 Martin Luther King Parkway Des Moines, IA	244-2986 Monday & Friday 1:30 pm-3:30 pm for food	Limited to once every 30 days	Call for boundary re- strictions	Food Pantry

Food & Clothing Pantries

FOOD RESOURCES

Where	Contact/Hours	Frequency	Serves	Services
Tru Vine HELPS 1431 E 32nd St. Des Moines, IA	202-7722 Monday, Wednesday, and Friday 10am-2pm and Monday and Wednesday 4pm-7pm		Serves all Greater Des Moines	Food Pantry
Catholic Charities St. Mary's Family Center 1815 Hubbell Ave Des Moines, IA	262-7290 Monday-Friday 10 am-3:30 pm	Limited to once per 30 days for food boxes, personal hygiene, diapers, and formula. Food from counter as much as needed.	Call for boundaries/east Des Moines. Residents of zip code 50316. May serve others; call to determine eligibility	Food, Personal and Clothing Pantry
Urbandale Caring Corps Food Pantry 7611 Douglas Ave Stes 34 and 35 Urbandale, IA Located in the Cedar Ridge Complex	251-6688 Monday 10am-2pm and 5:30pm-7:30pm. Wednesday and Thursday 10am-2pm	Limited to once per 30 days	Urbandale and Windsor Heights	Food Pantry
West Des Moines Human Services 318 5th Street West Des Moines, IA	222-3660 Food/Personal: M, T, and Th 9am-12:30pm and 1:30pm-3pm. W and F 9am-12pm. Clothing: M, T, Th 9am-12:30 and 1:30pm-3pm	Clothing closet is limited to once every 30 days.	Income eligible West Des Moines residents. Please bring picture ID, utility bill/rent receipt, proof of income and SS.	Emergency Food, Personal, and Clothing Pantry; Energy Assistance

Spanish speaking persons may be directed to: St Marys Family Center

DALLAS COUNTY

Where	Contact/Hours	Frequency	Serves	Services
Good Samaritan Food Pantry 115 S. 10th St Adel, IA 50003	993-3791 Monday-Thursday 10am-12pm or by appointment		Adel, Dallas Ctr, Desoto, Dexter, Linden, Minburn, Redfield, Van Meter	Food Pantry
Granger Food Pantry Plus 1910 Locust Street Granger, IA	999-2215 Monday-Thursday 8:30 am-4 pm or by appointment	Limited to once every 6 weeks	Granger residents and some surrounding areas	Food, Personal and Clothing Pantry
Kids Clothing Closet Adel First Christian Church 218 North 9th Street Adel, Iowa 50003 Use south alley door	993-4514 Open 1st and 3rd Saturday every month 9 am-11 am	Per Visit, Per Child (as available): 1 - coat, baby blanket, hat, pair mittens/gloves, pair boots, crib padding/ sheet, pair pajamas, pair shoes; 2 - outfits, pair underwear/socks; 3 - receiving blankets		Basic Needs and Children's Clothing
New Opportunites 2814 1 st Ave Perry, IA	465-5185 Monday-Friday 9 am-3 pm	Limited to every 90 days	Perry School district	Food Pantry

Food & Clothing Pantries

FOOD RESOURCES

Food & Clothing Pantries

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Where	Contact/Hours	Frequency	Serves	Services
Rural Neighbors Food Pantry (Dexter) Presbyterian Church United 823 State Street Dexter, Iowa	Linda: 789-4538 Doris: 789-4587		Residents of Dexter; very limited utility assistance for residents of Dexter	Food Pantry
Waukee Area Christian Food Pantry Westview Church 1155 Boone Drive Waukee, IA	321-0894 Monday 4 pm-6 pm Thursday 9 am-11 am	Limited to once per month	Waukee School district	Food and Personal Pantry

WARREN COUNTY

Where	Contact/Hours	Frequency	Serves	Services
New Life Lutheran Church 4380 Wakonda Dr Norwalk, IA	285-5965 Wednesday 5pm-7pm	May use food pantry 2 times per month	Warren County residents	Food Pantry
Jesus Right Hand Ministries 413 W ST New Virginia, IA	(641) 449-3377 Monday-Friday 9:00 am-11:30 am and by appointment	May use food pantry 3 times per 6 months	Warren County residents	Food Pantry and Clothing Pantry
Christian Community in Action Holy Cross Lutheran Church 1100 Market St Carlisle, IA	989-3841 Second and Fourth Tuesday of the month 4:00 pm-5:30 pm	May use pantry 1 time per month	Carlisle School District (PEACH area)	Food Pantry and limited Personal Pantry
Helping Hand 109 E Clinton Ave. Indianola, IA	961-3864 Call for hours		Services are provided for people who are referred by Warren County Human Services personnel, Red Rock Community Action, pastors, and other organizations	Clothing, household items, and food pantry

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

As of October 1, 2008, SNAP (Supplemental Nutrition Assistance Program) is the new name for the Federal Food Stamp Program. Food Assistance is used to buy food and help eligible households in Iowa by reducing their grocery store and supermarket costs. If you do not have enough money to buy food for yourself and your family, you may be eligible to receive an Iowa EBT Access Card.

This card works like a debit card and allows you to make food purchases. SNAP participants can buy all foods intended to be eaten at home. If there is still a balance on the card at the end of the month, it will roll over into the next month. The dollar amount is available to you (regardless of cancellation of your food benefits) until it has been used up.

Some households have the right to get their first month of food assistance by the seventh day after applying. This is called emergency service. Ask your worker at your interview whether you qualify for this service.

Alcohol, cigarettes, non-food items, vitamins, medicines and pet foods are not allowed to be purchased with the card.

Food assistance has income requirements. Check out the guideline table to see if your income allows you to benefit from the food stamp program.

Documents needed at your interview: Social security, proof of household expenses, birth certificate/naturalization certificate. Bring your Alien Registration card if you are not a US citizen. Documents are required for every person in the household being considered for the benefits. You will need to provide proof of any and all income received. The number of paystubs and how far back will depend on the worker assigned to your case. However, having paystubs from the last 90 days prior to the interview date is recommended.

Gross monthly income is the amount before taxes or other deductions are taken out. Net monthly income is what is left of gross income after certain allowable expenses are subtracted.

Household size	Gross monthly income	Net monthly income
1	\$1,180	\$908
2	1,594	1,226
3	2,008	1,545

4	2,422	1,863
5	2,836	2,181
6	3,249	2,500
7	3,663	2,818
8	4,077	3,136
Each additional member	+414	+319

Iowa Department of Human Services Facts About the Food Assistance Program INCOME GUIDELINES. To be eligible, a household's monthly income must be within the above limits for its size. Exceptions:

- Households with an elderly (age 60 or over) or disabled person do not have to meet gross income limits.
- If everyone gets SSI or FIP, the household does not have to meet the gross or net monthly income limits.
- Some households that do not meet the above income guidelines might still be eligible. Call 515-283-0940 for more information.

Where to apply?

Online: www.oasis.iowa.gov

Call your local **Iowa Department of Human Service Office**

Polk County 515-725-2600

Warren County 515-961-5353 800-286-6424

Dallas County 515-993-5817 800-397-3232

For more help or questions: **ISED**, 1111 Ninth Street, Suite 380, Des Moines, IA (515) 283-0940

WOMEN, INFANTS AND CHILDREN (WIC)

WIC (Women, Infant, & Children) is a supplemental nutrition program for babies, children under the age of 5, pregnant women, breastfeeding women, and women who have had a baby in the last 6 months. WIC helps families by providing healthy foods, nutrition education, and referrals to other health care agencies.

What food can I get from WIC?

Infants - Breastfeeding is very important for growing babies. If a mom is not able to breastfeed then iron-fortified formula is provided for the baby. When your baby is old enough, baby foods and plain cereal will be available.

Children 1-5 years old - These children can receive milk, cheese, juice, cereal, eggs, peanut butter or beans, whole wheat bread, and fruits and vegetables.

Breastfeeding moms - Moms who feed their babies by breastfeeding can receive milk, cheese, juice, cereal, eggs, peanut butter and/or beans, tuna or salmon, whole wheat bread, and fruits and vegetables

How do I apply?

River Place

(515)282-5800

2309 Euclid Avenue, Suite D; Des Moines, IA 50310

Monday-Friday 8:00 am - 4:30 pm

OR Call 1-800-532-1579 to locate your nearest WIC agency or go online: www.idph.state.ia.us/webmap/default.asp?map=wic_agencies

In Dallas County contact New Opportunities at 712-792-9266 Ext 611

Documents Needed:

- Proof of Iowa Address
- Proof of Identity
- Proof of Income

WIC Income Eligibility Guidelines (Effective April 1, 2011)			
Household Size	Annual Income Before Taxes	Monthly Income Before Taxes	Weekly Income Before Taxes
1	\$20,665	\$1,723	\$398
2	\$27,991	\$2,333	\$539
3	\$35,317	\$2,944	\$680
4	\$42,643	\$3,554	\$821
5	\$49,969	\$4,165	\$961
6	\$57,295	\$4,775	\$1,102
7	\$64,621	\$5,386	\$1,243
8	\$71,947	\$5,996	\$1,384
For each additional person, add:	\$7,326	\$611	\$141

COMMODITY SUPPLEMENTAL FOOD PROGRAM

The Polk County Commodity Supplemental Food Program provides supplemental food and nutrition education in order to promote good health through two different programs: one for women, infants, children and the other for seniors both at NO COST.

Infants, Women and Children

The Commodity Supplemental Food Program provided by the Polk County Department of Community, Family and Youth Services and the USDA serves infants and children up to their **sixth (6th) birthday** and women who are pregnant or have given birth in the **past 12 months**. They must reside within the geographical county boundaries of: Polk, Dallas, Warren, Jasper, Madison and Boone counties. A person must meet the following income guidelines to participate in this program:

Household Size	Annual Income Before Taxes	Monthly Income Before Taxes
1	\$20,665	\$1,723
2	\$27,991	\$2,333
3	\$35,317	\$2,944
4	\$42,643	\$3,554
5	\$49,969	\$4,165
6	\$57,295	\$4,775
7	\$64,621	\$5,386
8	\$71,947	\$5,996
For each additional person, add:	\$7,326	\$611

*The Commodity Supplemental Food Program is a county program that varies from the federal WIC program. You cannot participate in both programs at the same time.

FOODS RECEIVED: Infant cereal; infant formula; evaporated milk; non-fat dry milk; rice, macaroni, or spaghetti; ready-to-eat cereal, farina, or oatmeal; peanut butter or dry beans; canned meats or egg mix; canned fruits and vegetables; and cheese.

LOCATION: River Place, 2309 Euclid Ave., Des Moines, IA 50310.

DAYS OPEN: Monday through Friday. Closed the last two working days of every month, weekends and county holidays.

HOURS: 8:00 am to 5:00 pm

PHONE: 286-3655 or toll free 1-877-288-3655.

WHAT TO BRING: Current medical card or proof of monthly income AND proof of date of birth for children under 6 and a Doctor's note with due date for pregnant women.

Senior Program

The Elderly Commodity Food Program serves persons **60 years of age or older**. This does not include handicapped persons under 60 years of age. A person must reside within the geographical boundaries of **Polk, Warren, Jasper, Dallas, Madison, and Boone Counties**.

Household Size	Annual Income Before Taxes	Monthly Income Before Taxes
1	\$14,521	\$1,211
2	\$19,669	\$1,640
3	\$24,817	\$2,069
For each additional person, add:	\$5,148	\$429

*Use net amounts on Social Security Income, gross amounts on all other forms of income.

FOODS RECEIVED: Evaporated milk; non-fat dry milk; rice, macaroni or spaghetti; ready-to-eat cereal, farina, or oatmeal; peanut butter or dry beans; canned meats or egg mix; canned juices, fruits, and vegetables; and cheese.

POLK, DALLAS, JASPER, WARREN, MADISON, AND BOONE COUNTIES

Applications are taken at the location listed below. For those who are unable to come to the office, call to have an application sent to you. Proof of age and income are required. Volunteer delivery is available for those who have no other way.

LOCATION: River Place, 2309 Euclid Ave., Des Moines, IA 50310.

DAYS OPEN: Monday through Friday. Closed the last two working days of every month, weekends, and county holidays.

HOURS: 9:00 AM TO 4:30 PM. Open 9:00 am to 5:00 pm the first two Mondays of every month.

PHONE: 515-286-3655 or Toll Free at 1-877-288-3655

COOPERATIVE FOOD PROGRAMS

S.H.A.R.E.

Self Help And Resource Exchange food program, is a private, not-for-profit organization that partners with churches, schools, and other organizations to create neighborhood “host sites.” The program can provide up to 50% savings on food packages. Each package is designed to provide a family of four (4) food for one week. The standard food package varies and always contains fresh fruit, vegetables and meat. The packages need to be ordered approximately 2 weeks before pickup.

SHARE is a monthly program with packages starting at \$12 up to \$22. Packages may be paid for in cash, check or with the EBT card. **There are no income eligibility requirements for this program.** SHARE participants are required to contribute 2 hours of volunteer service for each month they purchase a food package. Any good deed qualifies (e.g. babysitting, cleaning a neighbor’s house, etc.).

Special packages of meat or other food items are available from time to time that can be purchased. During the Thanksgiving and Christmas holidays, complete dinner packages are also available for around the cost of \$25.

For information on who to contact in your area, call SHARE Iowa at 1-800-344-1107 or visit the website at www.shareiowa.com.

Iowa Food Cooperative

The mission of the Iowa Food Cooperative is to facilitate farmer-consumer relationships and build Iowa farms and communities through web based marketing of Iowa products. They value cultivating farmer-consumer relationships, environmental stewardship and healthy communities. All products bought through IFC are owned by the producing members, who then sell these products directly to consumer members.

To begin, log onto the website and submit a membership form. There is a one-time fee associated with membership, which is \$50 and an annual fee of \$10 every year thereafter, but the fee is waived for EBT cardholders. Ordering online begins the 1st of each month; there is no minimum requirement and the order cycle closes by 11 pm on the 2nd Saturday of each month. Delivery, located in the Merle Hay Mall, is on the 3rd Thursday of each month. There is a 10% handling fee on purchases.

For more information call 515-978-1034, email at info@iowafood.org or visit the website at www.iowafood.org.

NATIONAL SCHOOL FREE AND REDUCED MEALS AND MILK PROGRAM

The National School Lunch Program (NSLP) and Breakfast Program are federally assisted meal programs operating in public and nonprofit private schools and residential childcare institutions. They provide nutritionally balanced, low-cost or free lunches and breakfast to children each school day. School lunches must meet Federal Nutrition requirements but decisions about specific foods to serve are made by the local school. Check with your local school to see if you qualify and what documentation is required.

State of Iowa

DEPARTMENT OF EDUCATION

Bureau of Nutrition, Health and Transportation Services

Grimes State Office Building

Des Moines, Iowa 50319-0146

National School Lunch Program - Income Eligibility Guidelines				
Houshold Size	FREE MEALS - 130%		REDUCED PRICE MEALS - 185%	
	Annual	Monthly	Annual	Monthly
1	\$14,157	\$1,180	\$20,147	\$1,679
2	\$19,123	\$1,594	\$27,214	\$2,268
3	\$24,089	\$2,008	\$34,281	\$2,857
4	\$29,055	\$2,422	\$41,348	\$3,446
5	\$34,021	\$2,836	\$48,415	\$4,035
6	\$38,987	\$3,249	\$55,482	\$4,624
7	\$43,953	\$3,663	\$62,549	\$5,213
8	\$48,919	\$4,077	\$69,616	\$5,802
Add'l members, add	\$4,966	\$414	\$7,067	\$589
Effective from July 2, 2011 to June 30, 2012				

EMERGENCY SHELTERS

Emergency housing is provided for individuals or families for a temporary period of time. The range of stay can be anywhere from 30 to 90 days. Most shelters offer the first 30 days free of charge; shelters offering people more than the normal 30 day stay will typically charge. Costs vary depending on the shelter.

Youth

Iowa Homeless Youth Centers (IHYC) Street Outreach Program

701 Grand Ave.

Des Moines, IA

(515) 249-1443

When: 7 days a week, 24 hours a day

Eligibility: Homeless individuals up to age 21 and pregnant or mothering youth up to age 26

Program Overview: IHYC's Street Outreach Program helps homeless youth find emergency shelter and access needed services. NO COST.

Freedom for Youth Ministries

2301 Hickman Road

Des Moines, IA

(515) 282-4822

When: 9 am-5 pm, Monday thru Friday (by phone); Tuesday & Thursday 3 pm-7 pm; Saturdays 12 pm-4 pm

Eligibility: ages 13-17

Program Overview: Training programs, meals and recreation for at risk youth. Does not provide overnight stays. NO COST.

Youth and Emergency Services and Shelter

918 SE 11th St.

Des Moines, IA

(515) 282-9377

When: 7 days a week, 24 hours a day

Eligibility: from newborn to 17 years old

Program Overview: Provides emergency shelter, respite, counseling and family crisis mediation to youth. NO COST.

Men**Hope Ministries Bethel Mission**

1310 6th Ave.

Des Moines, IA

(515) 244-5445

When: 7 days a week, 24 hours a day

Eligibility: For men only, ages 18 and older

Program Overview: 108 bed emergency shelter providing three meals a day, clothing, shelter, laundry, health clinic, counseling, case management, street outreach and support services. There is a cost associated with one's stay here:

First 60 days-NO COST*

-After first 60 days- \$5/day

-Time away after 4 months total

*Continues to be free if enrolled in the Journey of Hope (Continuum of Care) Recovery Program.

Hansen House of Hospitality

1521 6th Ave.

Des Moines, IA

(515) 282-0549

When: 7 days a week, 24 hours a day

Eligibility: For men only, ages 18 and older, recently released from prison.

Program Overview: Provides shelter and meals for ten men. Residents are required to actively seek employment, be alcohol & drug free and avoid violent behavior. NO COST.

Women and Men**Central Iowa Shelters and Services**

205 15th St.

Des Moines, IA

(515) 284-5719

When: 7 days a week, 4 pm-8 am daily

Eligibility: For women and men ages 18 and older

Program Overview: Provides shelter, meals, laundry, transportation and health clinic. NO COST.

Single Women and Women with Children**Children and Families of Iowa Domestic Violence Shelter and Services**

Confidential Location

(515) 243-6147

When: 7 days a week, 24 hours a day

Eligibility: Women and mothers with children who have experienced domestic violence

Program Overview: Offers safe shelter for victims and families of DV. Services include individual and support groups, counseling, court advocacy, child advocacy, case management, outreach emergency clothing and personal items. NO COST.

Women with Children

New Directions Shelter (Hawthorn Hill)

3001 Grand Avenue

Des Moines, IA 50312-4206

(515) 283-1911

Families (1 or 2 parent households with children)

Des Moines Area Interfaith Hospitality Network

4114 Allison Ave.

Des Moines, IA

(515) 277-7051

When: 7 days a week, 24 hours a day

Eligibility: Families with minor children

Program Overview: Provides shelter, meals and case managements to homeless families. NO COST.

Catholic Charities St. Joseph Emergency Family Shelter

1535 11th St.

Des Moines, IA

(515) 282-1235

When: 7 days a week, 24 hours a day

Eligibility: Families with minor children

Program Overview: Provides emergency shelter, three meals a day, laundry and case management to homeless families for a maximum stay of 30 days. NO COST.

Veterans

Veterans Outreach Center

1223 Center St. Ste. 17

Des Moines, IA 50309

(515) 669-5637 or (800) 294-8387 Ext. 95637

When: Monday thru Friday 8am-4pm

Eligibility: Homeless veterans. In order to receive on-going VA services you will need to meet VA eligibility requirements.

Program Overview: The Outreach Center helps meet homeless veteran's immediate needs for safety and referrals for shelter.

TRANSITIONAL LIVING HOUSING

Transitional Living provides residents with a longer period of housing, from a few months up to 2 years. Here they are required to participate in a program per the policies and procedures set up in order for them to be housed. Rules and costs associated with stay vary depending on the program. ****Please note: Some programs listed in this section may be listed more than once as they focus on the needs of several different groups.***

Youth

Iowa Homeless Youth Centers: Buchanan Transitional Living Center

2119 Buchanan St.
Des Moines, IA
(515) 265-1222

When: Call the office

Eligibility: Single youth ages 16-21

Program Overview: Provides emergency shelter, transitional housing, support services, education and employment skills training, and case management for individual males and females. NO COST.

Women

Annie's House

1136 Martin Luther King
Des Moines, IA
(515) 779-4599

When: 7 days a week, 24 hours a day

Eligibility: Single women only; focus on ex-offenders

Program Overview: Offers transitional housing. Cost: \$75/wk, \$325/mo.

Beacon of Life

1717 Woodland Ave.
Des Moines, IA
(515) 244-4713 ext. 13

When: Call the office for an appointment

Eligibility: Single women 18 and older only

Program Overview: Provides transitional housing, meals and support services to women. Must obey the rules, curfew and look for work. Cost: \$10/night

House of Mercy

1409 Clark Street
Des Moines, IA
(515) 643-6500

When: 7 days a week, 24 hours a day

Eligibility: Open to single women and women with children

Program Overview: Provides transitional housing and support.

Programs available for substance abuse issues, counseling, medical care, employment preparation and child care available to all residents. NO COST.

Hope Ministries Hope Family Center

3333 E. University Ave.

Des Moines, IA

(515) 264-0144 ext. 104 or 110

When : Call the office to see when they are accepting applications

Eligibility: Single homeless women or displaced mothers and their children

Program Overview: A Christ-centered long-term residential and life recovery program for up to 24 months. Provides 24 hour care and the H.E.A.R.T. program offering case management, counseling, life-skill training, recovery classes, transitional housing, free clothes, free meals, laundry, and other support services. Also, emergency overnight shelter. \$100/month program fee.

YMCA Supportive Housing Campus

2 SW 9th Street

Des Moines, IA 50309

(515) 288-2424

When: Monday thru Friday 8am-6pm and Saturday 9am-1pm

Eligibility: Men and Women ages 18 and older

Program Overview: Permanent, supportive housing offered with case management and other services. Cost: based on 30% of income.

Men

Hope Ministries Door of Faith

6701 SW 9th St.

Des Moines, IA

(515) 974-0545

When: Call for office hours

Eligibility: Men only, ages 18 and older

Program Overview: A 102 bed long-term recovery center for homeless and displaced men. Two programs are offered: Men's Residence and STAR. Continuum of Care offers life-skills, recovery and spiritual growth classes, three meals a day, free clothing, laundry, case management, dental and eye care, transitional housing and support services.

STAR Recovery Program-NO COST

Men's Residence Program-Cost:

First 30 days: \$8/night

Second 30 days: \$9/night

Third 30 days: \$10/night

Promise House (Freedom for Youth)

3100 6th Ave.

Des Moines, IA

(515) 282-4822

When: Call for office hours

Eligibility: Young men only, ages 18-22

Program Overview: At the Promise House the boys will experience living in a structured, loving environment, free of the chaos and uncertainties of their past living arrangements. All youth will work part-time jobs to help with living expenses and to develop skills in money management, saving and fiscal responsibility. Cost: Varies.

YMCA Supportive Housing Campus

2 SW 9th Street

Des Moines, IA 50309

(515) 288-2424

When: Monday thru Friday 8am-6pm and Saturday 9am-1pm

Eligibility: Men and women ages 18 and older

Program Overview: Permanent, supportive housing offered with case management and other services. Cost: based on 30% of income.

Women with Children**Hope Ministries Hope Family Center**

3333 E. University Ave.

Des Moines, IA

(515) 264-0144 ext. 104 or 110

When: Call the office to see when they are accepting applications

Eligibility: Single homeless women or displaced mothers and their children

Program Overview: A Christ-centered long-term residential and life recovery program for up to 24 months. Provides 24 hour care and the H.E.A.R.T. program offering case management, counseling, life-skill training, recovery classes, transitional housing, free clothes, free meals, laundry, and other support services. NO COST.

House of Mercy

1409 Clark Street

Des Moines, IA

(515) 643-6500

When: 7 days a week, 24 hours a day

Eligibility: Open to single women and women with children

Program Overview: Provides transitional housing and support.

Programs available for substance abuse issues, counseling, medical

care, employment preparation and child care, available to all residents. NO COST.

Iowa Homeless Youth Centers: Lighthouse Host Home

1216 Martin Luther King

Des Moines, IA

(515) 288-7884

When: Monday thru Friday, 8 am-5 pm

Eligibility: Homeless pregnant or parenting young women with their children, ages 16-25

Program Overview: Provides emergency shelter, transitional housing, support services, education, employment and parenting skills training, and case management for pregnant and parenting females and their children. NO COST.

New Directions Shelter (Hawthorn Hill)

3001 Grand Avenue

Des Moines, IA 50312-4206

(515) 243-7456 (voice)

(515) 244-9752 (fax)

Ruth Harbor

534 42nd St.

Des Moines, IA

(515) 279-4661

866-900-4661

When: Call for office hours

Eligibility: Teens and young women through the age of 23 who are facing an unplanned pregnancy.

Program Overview: Transitional housing provided for women pregnant with their first child (or other, however, children will need to stay elsewhere during this time period). Support services include meals, transportation counseling, household management skills, employment skills, and personal goal setting. This is a Christ-centered program so residents will be required to attend church during this time. NO COST.

Benedict Home

4425 University Ave. #1

Des Moines, IA

(515) 779-6635

When: Call for office hours

Eligibility: Women with children, boys must be under 10 yrs old.

Program Overview: Temporary housing. Cost: \$75/wk.

Families**Four Oaks Family Living Center**

2600 72nd St., Ste. A
Urbandale, IA 50322
(515) 261-3719

When: Monday thru Friday, 8 am-5 pm

Eligibility: One or two parent families with children

Program Overview: Offers 11 transitional housing apartment units

Home Connection

3001 Grand Ave.
Des Moines, IA
(515) 244-9748

When: Monday thru Friday, 8 am-5 pm

Eligibility: Single or two parent families with children

Program Overview: Provides housing to homeless for periods of up to 2 years. Helps families obtain resources and permanent living situations. Cost: Varies.

West Des Moines Human Services

318 5th St.
West Des Moines, IA
(515) 222-3660

When: Monday thru Friday, 8 am-5 pm

Eligibility: One or two parent families with children

Program Overview: Transitional housing program. Cost: Based on income

Anawim Housing

2024 Forest Avenue, Suite 101
Des Moines, IA 50311
Phone: (515) 244-8308
Fax: (515) 244-7977
Email: info@anawimhousing.org

Eligibility: To qualify for Anawim Housing*, an applicant must satisfy the following MINIMUM annual income requirements:

- \$12,000 for an Efficiency unit
- \$16,000 for a Two-Bedroom unit
- \$19,000 for a Three-Bedroom unit
- \$15,000 for a One-Bedroom Duplex
- \$20,000 for a Two-Bedroom Duplex
- \$25,000 for a Three-Bedroom Duplex, Three-Bedroom Single Family Home, Four- or Five-Bedroom Duplex

Program Overview: Anawim Housing was founded in 1987 “to provide safe, affordable housing which assists in the stabilization of low-income families and the revitalization of Des Moines metropolitan neighborhoods.

RENTAL ASSISTANCE**City of Des Moines, Municipal Housing Agency****100 E. Euclid, Suite 101****Des Moines, IA 50313****Phone: 515-323-8950****Fax: 515-242-2844****Hours of operation; Monday through Friday - 8:00 a.m. to 5:00 p.m.****SECTION 8**

Section 8 programs provide rental assistance for participants who want to rent from a private landlord. Eligibility for the programs is determined by family composition, income, arrest history, past participation in Federally subsidized programs and monies owed to the Agency or other Federally subsidized programs. The allowable household income is established by the Department of Housing and Urban Development (HUD). Participants can choose the type of housing they wish to rent. Each unit must pass a Housing Quality Standards inspection to ensure that the unit is a safe and decent place to live. Approximately 3,100 households are served through the Section 8 programs.

A Housing Choice Voucher allows a participant to pay approximately 30% of their monthly adjusted income for rent. The Des Moines Municipal Housing Agency pays the remaining portion directly to the landlord. The participant's portion of the rent may not exceed 40% of their monthly adjusted income. Housing Choice Vouchers may be portable nationally.

INCOME GUIDELINES

The guidelines are updated annually by the Department of Housing and Urban Development (HUD) based on prevailing housing markets, area incomes, construction costs and fair market rents. Key levels for federal programs are 0 to 30% - extremely low income family; 31 to 50% - low income family; 51 to 80% moderate income family.

To be determined eligible to participate in the Section 8 Program, your total household income may not exceed the following limits.

Section 8 Income Maximums								
Number of Persons in Family								
	1	2	3	4	5	6	7	8
Income Limits	\$26,450	\$30,200	\$34,000	\$37,750	\$40,800	\$40,800	\$46,850	\$49,850
*Income limits are updated by HUD on an annual basis								

PUBLIC HOUSING

The Public Housing Program consists of units located throughout the City of Des Moines. Public Housing units are rented to eligible

participants through the Des Moines Municipal Housing Agency. Eligibility for the program is determined by family composition, income, arrest history, rental history, past participation in Federally subsidized programs and monies owed to the Agency or other Public Housing Authority. The allowable household income is established by the Department of Housing and Urban Development (HUD). Participants in this program are offered a rental unit. Upon acceptance of a unit, a participant enters into a lease agreement with the Des Moines Municipal Housing Agency and pays approximately 30% of their monthly adjusted income for rent. If you would like an application mailed to you, please call 515-323-8950 and request that one be mailed to you.

Automatic Denial

DMMHA WILL DENY an applicant for the Public Housing Program if they have any drug related charges on their arrest record within the past five years.

To be determined eligible to participate in the Public Housing Program, your total household income may not exceed the following limits.

Public Housing Income Maximums				
Number of Persons in Family				
	1	2	3	4
Income Limits	\$42,300	\$48,350	\$54,400	\$60,400
*Income limits are updated by HUD on an annual basis.				

HOMEOWNERSHIP

Buying a home is one of the biggest and most stressful financial transactions most of us will ever make. It is important to understand your options. Homeownership is not always the best choice for everyone.

ADVANTAGES TO BUYING

FACTORS TO CONSIDER

Property builds equity	You risk the possibility of foreclosure and loss of equity
Mortgage interest is tax deductible	You are responsible for property taxes
Ability to get cheaper loans (lines of credit/home equity loans)	You are responsible for insurance
Free to change the décor and landscaping	You have less mobility than renting and can not relocate easily

You are not dependent on a landlord to maintain the property

You are responsible for maintenance

If you think homeownership is right for you, the next thing to consider is how you will finance a home. There are several programs available to assist you. How much can you afford? The general rule of thumb is that you can afford two to three times your annual income. Lenders look at your housing ratio when determining how much they think you can afford. The housing ratio is the amount of your monthly income that goes to pay your house payment. A housing ratio of 28% or less is ideal. Multiply your monthly income by 28% and this is a starting point. Lenders also look at your total debt ratio. Your total debts should not be greater than 36% of your monthly income. This includes your monthly house payment, car payments, credit card payments, child support and alimony payments and student loans.

PROGRAMS OFFERING HOMEOWNERSHIP ASSISTANCE:

Iowa Finance Authority 2015 Grand Ave Des Moines, IA	(515) 725-4900 or (800) 432-7230	First Home Program	The First Home program offers qualified first-time home buyers affordable mortgage financing with a low, fixed interest rate.
		First Home Plus Program	First Home Plus program provides cash assistance of up to \$2,500 to help with closing costs, down payment or minor repairs. Qualified home buyers may have an annual household income of up to \$46,800.

		Military Service Member Homeownership Program	The program provides up to \$5,000 that may be used toward down payment on a qualifying home purchase and/or closing costs on a qualifying first purchase money mortgage.
			Home Buyer Education and Counseling Services also offered.
United States Department of Agriculture 909 East 2nd Avenue, Suite C Indianola, IA (Area 6 includes Polk, Dallas, Warren counties)	(515) 961-5365	Direct Loan Program (Section 502)	Home loans at an affordable interest rate to families who lack adequate housing with income below 80% of the median income level.
		Loan Guarantee Program (Section 502)	Individuals or families up to 115% of the median income level may borrow up to 100% of the appraised value of the home, which eliminates the need for a down payment.
HOME, INC 1111 Ninth St Ste 210 Des Moines, IA	(515) 243-1277	Lease/Purchase Program	Families rent properties they have selected and attend educational programs for 1 year then can assume the HOME, INC mortgages.

		Turn Key Program	Clients meeting income guidelines may apply to purchase a home that HOME, INC. has built or rehabilitated. They will assist the clients in pre-qualifying and securing mortgage financing.
			Home Buyer Education and Counseling Services also offered.
Habitat For Humanity Dallas County HFH PO Box 486 Perry, IA 50220-0486 Warren County HFH PO Box 844 Indianola, IA 50125-0844 Greater Des Moines HFH, PO Box 716 Des Moines, IA 50303-0716	(515) 465-5079 (515) 961-0499 (515) 471-8686		Habitat provides a self-help homeownership opportunity to families earning below 60% of the median income. The families finance the home through Habitat for Humanity through affordable loans. Families commit 300-400 hours of sweat equity to the project and at closing purchase the home.
			Home Buyer Education and Counseling Services also offered.

Neighborhood Finance Corp. 1912 6th Ave. Des Moines, IA	(515) 246-0112	Home Purchase Program	Loan products that enable qualified borrowers to buy a home with no money down and no principal mortgage insurance targeted neighborhood revitalization in Polk County
			Home Buyer Education and Counseling Services also offered.

If you currently own your home it is important to set aside money for home maintenance and repairs. Try to save 1 to 3 percent of the homes value annually. While small expenses can probably be paid easily, some larger expenses may cause a financial burden. Several programs can provide assistance and tools to help low income households with maintenance.

HOME IMPROVEMENT RESOURCES

Several locations in the metro area sell and collect building and household materials. These resources are offered to the public for free or at discounted prices. Items such as paint, windows, cabinets, furnaces, lighting and plumbing are available.

Greater Des Moines Habitat for Humanity ReStore 2200 E. Euclid Ave. Des Moines, IA	(515) 309-0224	Cabinets, lighting and plumbing fixtures, doors, lumber, flooring, paint, and windows.
Home Recycling Exchange Inc. 805 SE 14 th Court Des Moines, IA	(515) 282-9296	Cabinets, doors, appliances, furnaces.
The Swap Shop Regional Collection Center Bondurant, IA	(515) 967-5512	Paint, cleaners, lawn & garden products.

WEATHERIZATION ASSISTANCE PROGRAMS

Homes in these programs typically receive needed insulation upgrades, safety checks with repair or replacement of heating systems or water heaters, installation of carbon monoxide or smoke detectors and

energy efficient lighting and safety check of combustion appliances. Most programs are available to households at or below 150% of the federal poverty level. For more information call 515-283-4182.

The U.S. Department of Energy offers a Weatherization Assistance Program. On average, weatherization reduces heating bills by 32%. The Weatherization Assistance Program (WAP) is a federal grant program established to help reduce the heating and cooling costs for income eligible persons. More information about the Weatherization program is available by calling 515-242-6314.

Rebuilding Together, Inc is a national non profit. Through renovation and repair they are helping eligible homeowners. They repair homes at no cost to the homeowner. Applicants must meet income eligibility and the home may not be valued over \$130,000.00. If you have questions you can contact the Greater Des Moines affiliate at 515-284-7403.

HOMEOWNER TAX CREDITS

In July 2008, President Bush signed a bill that allows first time buyers a tax credit of up to \$8,000.00. This credit allows first time buyers the opportunity to reduce their taxes owed or get a larger refund. Homeowners who have lived in their current home for at least 5 consecutive years are eligible to receive up to \$6,500.

Homeowners can apply for the Homestead Tax Credit. To be eligible the homeowner must occupy the home 6 months out of the year. The yearly property tax value is then reduced. You only need to file a Homestead Tax application one time. The application may be included with your house purchase closing information or you can go to your local county courthouse.

Property taxes may be deducted on your income tax return and mortgage interest on a home is usually fully tax-deductible. Because mortgage interest and real estate deductions significantly reduce federal tax liabilities for homeowners, it is important to claim all you are entitled to. For more information call 515-281-3144.

MORTGAGE ASSISTANCE PROGRAMS

The Iowa Mortgage Help Hotline is free, confidential and open to anyone. If you are struggling with your mortgage payment the state of Iowa has received a federal grant to help. The hotline can refer you to local counseling agencies for help in managing personal finances or offer assistance from the Iowa Mediation Service to facilitate a loan modification. Call 1-877-622-4866.

UTILITY RESOURCES

Home Energy Assistance

The Low Income Home Energy Assistance Program (LIHEAP) can help income eligible households with heating costs. It is a federal program providing financial assistance for home energy heating and cooling needs. Applications are accepted on a first come/first served basis at your local community action agency from annually from October to April. Program applications may start in November for households with seniors or disabled individuals.

Size of Household	Three-month Income	Annual Income
1 person	\$4,084.00	\$16,335.00
2 persons	\$5,516.00	\$22,065.00
3 persons	\$6,949.00	\$27,795.00
4 persons	\$8,381.00	\$33,525.00
5 persons	\$9,814.00	\$39,255.00
For family units with more than six members, add \$1,433 to the three-month income or \$5,730 to the annual income for each additional member.		

Check www.dmgov.org for updated income guidelines.

In Des Moines contact:

Des Moines Community Action Agency

1618 6th Ave

Des Moines, IA 50314-3301

PHONE: 515-248-6216

APPLICATIONS ACCEPTED: M, W, F 8am-5pm and T, TH 8am-7pm

Outside of Des Moines City Limits contact:

Red Rock Area Community Action Program

406 SW School St, Ste 305

Ankeny, IA 50023

PHONE: 515.965.0433

APPLICATIONS ACCEPTED: M-F 8am-4pm

West Des Moines Human Services

318 5th Street, PO Box 65320

West Des Moines, IA 50265

PHONE: 515-222-3660

APPLICATIONS ACCEPTED: M-T-Th 8:00am-noon and
1:30pm-3:00pm;

W 8:00am – noon; Best to call first.

In Warren County:

Warren County Center: RRACAP

1009 South Jefferson, Suite 1

Indianola, IA 50125

PHONE: 515-961-2543

APPLICATIONS ACCEPTED: M - F, 9:00am – 3:30pm

In Dallas County:

New Opportunities Dallas County Family Development Center

2814 1st Ave

Perry, IA 50220

PHONE: 515-465-5185

APPLICATIONS ACCEPTED: M – F 9:00am – 11:30am and
1:00pm - 3:00pm;

Best to call first.

LOW INCOME TELEPHONE ASSISTANCE

Link-up is a plan that assists qualified low income lowans in obtaining basic telephone service. This program reduces connection charges by 50% or \$30, whichever is less. Lifeline is a plan that assists qualified low income lowans by providing a reduction on their monthly telephone bill. The reduction can range up to \$10.00. These services do not cover the cost of the phone or inside wiring. Applications are available from your local phone company, the Iowa Utilities Board or most Community Action Program agencies.

Lifeline US Cellular offers discounted wireless service to Iowa individuals who participate in Federal Public Assistance or Section 8, Supplemental Nutrition Assistance Program, Low Income Home Energy Assistance Program, Medicaid, National School Lunch Program, Supplemental Security Income, Temporary Assistance for Needy Families and households at or below 135% of the Federal Poverty guidelines. For \$39.99 per month you receive 700 anytime minutes, free incoming calls and free activation. Call 800-447-1339 or visit www.uscc.com.

Assurance Wireless by Virgin Mobile

Receive a FREE Virgin Mobile phone and 250 monthly minutes from Assurance Wireless. Assurance Wireless is an eligible telecommunications carrier for the Lifeline government phone program that provides free wireless phones and service to income-eligible consumers in certain US states. Benefits of the program:

1. A free phone AND 250 free voice minutes added automatically each month
2. No annual contract—Absolutely FREE! (No bills, activation fees, surcharges)
3. Nationwide Sprint Network coverage

4. Voicemail account, Caller ID and call waiting included

5. 911 Access

6. Calls to Customer Care are FREE

A person may be eligible if their total household income is at or below 135% of the federal poverty guidelines in states that follow the federal eligibility criteria for assistance. Or participating in any of the following government programs in Iowa: Medicaid; Food Stamps/ SNAP; Supplemental Security Income (SSI); Temporary Assistance to Needy Families (TANF); Federal Public Housing Assistance (Section 8); Low-Income Home Energy Assistance Program (LIHEAP); and/or The National School Lunch Program's Free Lunch Program. Contact ISED at 515.283.0940 for assistance completing the application or visit the website for more information: <http://www.assurancewireless.com/Public/MorePrograms.aspx>

CenturyLink offers discounts on monthly services through Lifeline services, including telephone and internet. Services are provided to customers who meet eligibility requirements. Customers may be eligible if they use certain federal or state assistance programs or if the household's annual gross income is at or below 135% of the Federal Poverty Guidelines. Call 1-800-244-1111 for more information or to request an application.

CHILD CARE ASSISTANCE

Des Moines Area Religious Council (DMARC) on a limited basis offers childcare assistance for parents who struggle to meet basic living costs. Please call Polk Community and Family Services at 286-3434.

Child Care Assistance (CCA) is available to income eligible parents. It helps pay for child care while you are working or looking for work, attending approved training or education, medically unable to care for your child or participating in PROMISE JOBS activities. You may choose your own childcare provider but they must meet certain requirements established by the Department of Human Services. For families to be eligible they must have a gross monthly income below 145% of the federal poverty level.

145% Poverty Level per household size - Gross (before taxes) monthly income limits		
Family Size	Basic Care	Special Needs
1 member	\$1,309	\$1,806
2 members	\$1,762	\$2,430
3 members	\$2,213	\$3,052
4 members	\$2,665	\$3,676
5 members	\$3,118	\$4,300
6 members	\$3,568	\$4,922
7 members	\$4,021	\$5,546

*Guidelines effective March 2010

Parents are required to be working 28 hours or more per week or be in school fulltime. You can pick up an application at your local DHS office, print the application online under Assistance Programs at www.dhs.state.ia.us and return it to your local DHS office, or complete and submit the application online at www.oasis.iowa.gov.

Dallas County Department of Human Services, 210 N 10th St, Adel, IA 515-993-5817 or 1-800-397-3232.

Polk County Department of Human Services - Two offices served by zip code area. Call for your location. Carpenter Office 515-286-3555. East Office 515-286-3270.

Warren County Department of Human Services, 301 North Buxton, Indianola, IA 50125, Room 208 515-962-5132 or toll free 1-800-286-6424.

IOWA CHILD CARE RESOURCE AND REFERRAL SYSTEM

(CCR & R) can help you locate child care providers who meet your families needs, regardless of your income. CCR & R will offer referral assistance for families qualifying for CCA. Visit online at www.iowaccr.org or call 800-722-7619 Ext 3563 or contact by county:

In Polk County contact CCR & R at 808 5th Ave, Des Moines, IA 50309 (515) 246-3560.

4RKids Early Childhood Iowa- Iowa State University Extension and Outreach. 4RKids Early Childhood Iowa Preschool Tuition Program offers preschool scholarships to Dallas and Warren County children whose families meet income guidelines. The applications are available at the Iowa State University Extension and Outreach office in both counties or online at www.extension.iastate.edu. For more information call (515) 971-2977.

EARLY CHILDHOOD EDUCATION

There are publicly-supported programs that provide pre-school experiences for qualifying families if they can not afford enrollment in private pre-school programs. Head Start is a national child development program for children from birth to age 5. This program provides services to promote academic, social and emotional development and provides social, health and nutrition services for income-eligible families.

In Dallas County contact the regional headquarters at New Opportunities, Carroll, IA (712) 792-9266 ext 611.

For Polk and Warren Counties contact the regional headquarters at Drake University, Des Moines, IA (515) 271-1854.

Evelyn Davis Early Learning Academy

1409 Clark Street

Des Moines, IA

(515) 243-4212

Monday-Friday 7:45-5:45

Care available for 3 year olds who are fully potty trained. Scholarships may be available for those who qualify. Call the center for more information and program guidelines.

Bidwell Riverside Center Child Development Center

1203 Hartford Ave.

Des Moines, IA

(515) 244-6251

Monday-Friday 6:30am-5:30pm

Care available to children 18 months-5 years old. Scholarships may be available to those who qualify. DHS and Promise Jobs funding are accepted.

HEALTHCARE RESOURCES

Having health insurance is essential for your family. If you do not participate in a plan through your employer, find it difficult to pay medical expenses, are a senior citizen having difficulty understanding your options or lack insurance coverage entirely, you or your family members may be eligible for federal, state or county programs.

Medicaid

Medicaid helps pay for covered medical and health care costs for income eligible people. In order to qualify for this benefit program, you must be a resident of the State of Iowa, a US national, citizen or permanent resident in need of health care/insurance assistance, whose financial situation would be characterized as low income or very low income. Income and resource levels may be different for the various programs and eligibility groups.

This program can pay for medical services people require including doctor visits, hospital services, lab tests, x-rays, family planning service and nursing facility services. To receive program benefits you must go to a doctor that participates with Medicaid. Applications are available at any Department of Human Services (DHS) office. If you have access to a computer, the application is available online at www.dhs.state.ia.us under Health > Medical Insurance Programs. You can complete the form and return it to the DHS office serving your area. You can also complete and submit the application online at www.oasis.iowa.gov.

Primary Healthcare, Inc is a nonprofit community health center serving the uninsured, underinsured and insured. They offer a financial assistance program based on income and family size by discounting costs for provided services. This discount is applied to your bill and does not need to be repaid. Charges are calculated on a sliding scale. There is a minimum charge of \$20.00 for health care services and \$50.00 for dental services. For more information call 515-248-1500.

DMACC Dental Hygiene Clinic offers cleaning, x-rays and other preventative services for a nominal fee. The clinic is located on the Ankeny DMACC campus and operates Tuesday and Thursday by appointment only. Please call 800-362-2127 extension 6280 to schedule an appointment.

Des Moines Health Center provides comprehensive dental care for children and adults. Financial assistance based on family size and income is provided by applying discounts for services provided. Most dental plans and Medicaid are accepted. The dental care of all children in the household must be current before adults will be seen. Minimum charge is 20% of full fee. Spanish is available. Call 515-244-9136 for more information. The center is located at 1111 9th St., Suite 190, Des Moines, IA 50314. Hours are Monday through Thursday 8:00 am – 5:00 pm and Friday 8:00 am – 2:00pm. Closed on weekends.

IowaCare

IowaCare is a limited health care program. It can provide some inpatient

and outpatient services, doctor services, limited dental services, limited prescription drug benefits and medical transportation. If you live in Iowa, you can get medical care at the University of Iowa Hospitals and Clinics. Polk County residents can receive services at Broadlawns Medical Center.

Applications online: <http://www.ime.state.ia.us/docs/IowaCareApp.pdf>
Completed applications can be returned to your location Iowa Department of Human Service office. Required premiums are possible based on income.

County DHS offices:

Dallas County Department of Human Services - 210 N 10th St, Adel, IA 515-993-5817 or 1-800-397-3232.

Polk County Department of Human Services - River Place, 2309 Euclid Ave, Des Moines, IA 50310, 515-725-2600.

Warren County Department of Human Services - 901 E Iowa Ave, Indianola, IA 515-961-5353 or toll free 1-800-286-6424.

Healthy and Well Kids in Iowa (hawk-i)

Hawk-i is low-cost or free health coverage offered to children in Iowa. The amount of premium you will pay depends on your income. No family will ever pay more than \$40.00 per month.

You will pay \$0 for hawk-i:

If your family's yearly countable income is between income guideline below, and you do not qualify for Medicaid, your children may be able to get FREE coverage under hawk-i.	
Family Size	Income Limit
1	\$14,857<=====>\$16,755
2	\$20,123<=====>\$22,695
3	\$25,390<=====>\$28,635
4	\$30,657<=====>\$34,575
5	\$35,923<=====>\$40,515
6	\$41,190<=====>\$46,455
7	\$46,457<=====>\$52,395
8	\$51,724<=====>\$58,335

Hawk-i with \$10-\$20 Premium, \$40 Maximum:

If your family's yearly countable income is within income guideline below, your children may be able to get hawk-i for \$10-\$20 per child per month. No family pays more than \$40 per month.

Family Size	Income Limit
1	\$16,756 <=====> \$33,510
2	\$22,696<=====> \$45,390
3	\$28,636 <=====> \$57,270
4	\$34,576 <=====> \$69,150
5	\$40,516 <=====> \$81,030
6	\$46,456 <=====> \$92,910
7	\$52,396 <=====> \$104,790
8	\$58,336 <=====> \$116,670

If you have access to a computer, the application is available online at <http://www.hawk-i.org> or you can call 1-800-257-8563 and ask for an application to be mailed to you. Return the form with proof of income to: Hawk-i Program, PO Box 71336, Des Moines, IA 50325-9958.

Senior Health Insurance Information Program (SHIIP)

SHIIP can help you find answers to important questions you have about Medicare or other health insurance plans. SHIIP has trained volunteers offering confidential counseling. The service is free to all Iowa seniors. SHIIP offers seminars across Iowa to give an introduction to Medicare benefits. Call 1-800-351-4664 to find a SHIIP counselor in your area.

County Health Department

The county health departments in your area offer a wide range of services for low income and elderly residents for free or reduced fees. These may include immunization clinics, foot care clinics, primary care/ acute care services, Well Child Exams, STI/STD testing, reportable disease investigation, Breast and Cervical Cancer Prevention Programs, lead testing, skilled nursing assistance for the ill or disabled, home care aides to provide hygiene assistance and home making services, home visits/support/education to newborns, educational opportunities and clinic programs including adult and pediatric vaccinations, blood pressure screenings, blood sugar screening and cholesterol screenings, or HIV testing and counseling. Contact the health department in your area to see what services for which you qualify.

Dallas County Health Department - 2423 Willis Ave, Perry, IA 515-465-

2483

Polk County Health Department - 2309 Euclid Ave, Des Moines, IA 50310 (515) 243-4545 polkcpc@pchsia.org

Warren County Health Department - 301 N Buxton, Ste 203, Indianola, IA 515-961-1074

County Mental Health/Developmental Disabilities Services

The county community services departments offer resources for county residents who request services and support for mental health, mental retardation, developmental disabilities, and brain injury. Participants must meet income eligibility requirements and have had professional assessments to determine that the service is needed. For more information about services available and eligibility requirements:

In Dallas County, contact Dallas County Community Services at 515-993-5869 or Toll-free at 877-286-3277. You can print the application online at www.co.dallas.ia.us under Departments & Services > Community Services.

In Polk County, contact Polk County Health Services at 515-243-4545 or search their database at www.polkcountyiowa.gov/HealthServices/ for information about services.

In Warren County, contact Warren County MH/DD Community Services at 515-961-1068. Information is available at www.co.warren.ia.us/Mental_Health/MentalH.html.

Free Medical Clinics

*Service days and hours may change. Call the individual clinics for more information.

Dallas County:

Waukee Area Christian Free Clinic

Westview Church

1155 Boone Drive

Waukee, IA 50263

515-494-9909

Mondays 6:00pm – 8:00pm

Patient registration 5:30pm – 7:00pm. No appointments, first come-first served.

Polk County:

Bethel Mission (walk-ins)

1310 6th Ave

Des Moines, IA 50314

515-244-5445

Thursdays starting at 1:00pm

Christ the King Clinic (walk-ins)

5711 SW 9th St.

Des Moines, IA 50315

515-285-2888 x117

Mondays 7:00pm – 9:00pm (enter through south door)

Pediatric Clinic (age 16 and younger): Wednesdays 7:00pm – 9:00pm

Dental Screening (age 18 and younger): 1st Tuesday of the month

6:00pm – 8:00pm

Corinthian Family Health Free Clinic (walk-ins)

814 School St.

Des Moines, IA 50309

515-243-4073

1st and 3rd Tuesday of the month 4:00pm – 6:30pm

2nd and 4th Saturday of the month 9:00am – 12:00pm

Diabetic Class: 1st and 3rd Tuesday of the month 6:00pm – 7:30pm

Eddie Davis Community Center

1312 Maple St

West Des Moines, IA

(515) 277-1103

Tuesdays 7pm-9pm

Grace United Methodist Church Free Medical Clinic

3700 Cottage Grove

Des Moines, IA 50311

515-255-2131

Tuesdays 5:30-7:30

House of Mercy Medical Clinic (appointment ONLY)

1409 Clark St.

Des Moines, IA 50314

515-643-6500

M, W, Th, F 8:00am – 12:00pm and 1:00pm – 4:30pm

Tuesdays 9:00am – 12:00pm and 1:00pm – 4:00pm

Jim Ellefson Free Medical Clinic (walk-ins)

1607 E. 33rd St.

Des Moines, IA 50317

515-266-7622

Tuesdays 1:00pm – 4:00pm

Thursdays 5:30pm – 8:30pm

La Clinica de la Esperanza (appointment ONLY)

2679 Maury St.

Des Moines, IA 50317

515-244-6162

Mondays, Wednesdays, Thursdays 8:00am – 5:00pm

Tuesdays 8:00am – 7:00pm

Fridays 8:00am – 3:00pm

Margaret Cramer Clinic (walk-ins)

2725 Merle Hay Rd.

Des Moines, IA 50310

515-279-9766

Thursdays 6:00pm – 8:00pm (Patient registration 5:30pm – 7:00pm)

Maple Street Baptist Free Clinic (walk-ins)

1552 Maple St.

Des Moines, IA 50316

515-262-1931

1st, 3rd, and 5th Tuesdays of the month 6:30pm – 8:30pm

Mae E. Davis Free Medical Clinic (walk-ins)

Eddie Davis Community Center

1312 Maple St.

West Des Moines, IA 50265

515-277-1103

Tuesdays 7:00pm – 9:00pm

Southeast Polk Children's Clinic—Central Place (appointment ONLY)

6540 NE 12th Ave

Pleasant Hill, IA 50327

Must be age 21 and under living in the SE Polk Community School district area

Tuesdays 1:00pm – 5:00pm

St. Luke's Clinic (walk-ins)

Polk City United Methodist Church

1421 W. Broadway

Polk City, IA 50226

515-984-6274

1st and 3rd Wednesdays of the month 6:00pm – 8:00pm

VENUS FAMILY PLANNING SERVICES offers comprehensive sexual health services to women, men and adolescents.

1200 University Ave Ste 100

Des Moines IA 50314

(515) 558-9609

Hours: M-F 8-5pm. The 1st and 3rd Wednesdays from 5-7pm.

2nd and 4th Saturdays from 8-Noon.

VISITING NURSE SERVICES COMMUNITY RESOURCE DIRECTORY:<http://www.vnsdm.org/resources-directory.php>

FINANCIAL RESOURCES

General Assistance provides immediate temporary assistance for food, utilities, shelter, property tax suspension, funeral costs and medical supplies. The assistance may be available for people awaiting approval or receipt of assistance under state or federal programs. General Assistance is administered by each county community service office. Assistance may be available to those persons who are unemployable or lack training, persons who because of a disability, cannot find employment or are not eligible for other assistance because of length of disability or type of disability and persons providing reasonable proof that they are actively seeking employment.

- Polk County Community Services, 2309 Euclid Ave.
Des Moines, IA 50310 (515) 286-2088
- Dallas County Community Service, 902 Court St, Suite A,
Adel, IA 50003 (515) 993-5869
- Warren County General Assistance, 901 East Iowa PO Box 729,
Indianola, Iowa 50125 (515) 961-5353 ext 220

General Assistance Application Process for Polk County (Process for Dallas and Warren Counties may differ; call your county's office for more information)

- Visit the General Assistance office and present photo identification
- An Office Specialist will ask for some information. You will then be given instructions about the additional information you need to provide.
- When you have completed the steps required, you will be scheduled for an interview with a Financial Assistance Specialist.
- You will be given a "Notice of Decision" with approval or denial. The Notice of Decision may be taken to other community agencies to apply for benefits.
- In some cases, your application may be "pending" for ten (10) calendar days to allow you to submit required information.

General Assistance/Other Financial Assistance

If you are denied assistance from General Assistance, you may be able to receive assistance from the following organizations (make sure you take your denial letter from General Assistance; call for information about other documentation needed):

Cross Ministries at Cottage Grove Presbyterian Church

(Greater Des Moines Residents ONLY)

1050 24th St, Des Moines, IA 50311

515-279-9998

Call Monday – Friday for hours open and funding available

Walk-ins ONLY

Catholic Charities/St. Mary's Family Center

1815 Hubbell Ave, Des Moines, IA 50316

515-262-7800

Call Mondays at 10:00 am to schedule appointment (appointments are usually filled by 10:20 am)

Only assists with rent and utilities

Appointments ONLY

Des Moines Community Action Agency

1618 6th Ave Des Moines, IA 50314

(515) 248-6216

Monday, Wednesday, and Friday 8am-5pm and

Tuesday, Thursday 8am-7pm

Assistance with heat and electric bills.

Salvation Army

1326 6th Ave, Des Moines, IA 50314

515-282-3422 (Please Call First)

Open Monday, Wednesday, Thursday, and Friday 9:00 am – 11:30 am & 1:00 pm – 3:30 pm

Appointments only. Appointments are set by calling in on Monday morning. Start accepting calls at 8:30am. Usually slots are filled by 9:30am.

St. Benedicts Mission (Des Moines and Altoona residents ONLY)

1224 MLK PKWY, Des Moines, IA 50314

515-244-2986

Open Wednesdays 1:30 pm – 3:30 pm

Only assists with water and electric bills

Appointments ONLY

St. Vincent de Paul

1426 6th Ave, Des Moines, IA 50314

515-282-8327

Open Monday – Friday 8:30 am – 3:00 pm (Must sign up for appointment at 8:30 am)

Appointments ONLY

TANF (Temporary Assistance for Needy Families) is a federally funded grant program administered by the state. This program is known as Family Investment Program (FIP) in Iowa. FIP provides cash assistance to needy families as they become self-supporting so that children may be cared for in their own homes or in the homes of relatives. The Family Investment Program requires that you have a minor child (under age 18 or 19 and still in high school) in the home.

To be eligible for FIP, you must participate in PROMISE JOBS and have a signed agreement with the state setting self-sufficiency goals.

PROMISE JOBS is a work and training program. The federal limit for how long you can receive FIP is a total of 60 months (five years). Any months you get FIP or cash assistance in another state count toward the lifetime limit. While receiving FIP assistance, child support payment received must be forwarded to the Department of Human Services.

Family Development and Self-Sufficiency (FaDDS) is a voluntary program for persons receiving FIP benefits. FaDSS provides services that promote, empower, and nurture families towards economic and emotional self-sufficiency through support, assessment, and goal setting. Services include access to a food and household item pantry. For more information about FaDSS, call 515.281.3861.

Family Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons
Gross Income Limit	\$675.25	\$1330.15	\$1570.65	\$1924.10	\$2020.20	\$2249.60	\$2469.75

How do I apply?

You can apply for FIP and other DHS programs by:

- Applying online at www.oasis.iowa.gov
- Obtain an application form from any local Department of Human Services (DHS) office.

TRANSPORTATION RESOURCES

The City of West Des Moines offers transportation assistance to West Des Moines residents who are elderly, disabled or very low income. The service is available Monday through Friday 8:30 am – 4:00 pm. Transportation is available for doctor or dentist appointments, senior lunch and activities sites. Call (515) 222-3661 for an appointment.

Des Moines Greyhound Station provides affordable bus transportation for destinations outside of Des Moines. The Des Moines station is located at 1107 Keosauqua Way, Des Moines, IA 50309. Call 515-243-1773. 5% Discounts are offered to passengers age 62 and older on unrestricted passenger fares.

Urbandale Caring Corp serves Urbandale seniors only, through an application process. There is no fee for the service. The service is based on need, not income and provided by volunteers. Call (515) 278-3999 with questions.

Visiting Nurse Services offers transportation to health care appointments for children through their Care for Kids program. Your child must have a Medicaid card to be eligible. Call (515) 558-9972 for more information.

Yellow Cab offers wheelchair transport and taxi cab services in central Iowa for a fee. This includes Des Moines, West Des Moines, Ankeny, Altoona, Indianola and other cities. Drivers accept coupons, cash and credit cards. Call 243-1111.

DART Programs (Des Moines Area Regional Transit Authority):

Opportunities Thru Transit program (OTT) is a program offered through the Des Moines Area Regional Transit Authority (DART). The program allows one member per household, within Polk County, to ride the city bus for a reduced rate when going to work, looking for a job or traveling to educational and training programs. Household income must be below 125% of poverty and the rider must be 18 years or older. They can not work for a company that subsidizes bus passes. Applications can be completed and bus tokens can be purchased at local community centers. DART offers other reduced fare transportation for seniors and persons with disabilities on call in Dallas and Polk counties. Call (515) 283-8100 for questions and on call areas.

Reduced Fare Disability Program - An individual may inquire about the Disability Program by calling 283-8100 or stopping by DART at 1100 DART Way, Des Moines, IA. There is an application that must be filled out and the individual must provide documentation certifying that they are disabled.

There are many ways that an individual may become eligible for DART's disability program:

- Proof that they receive social security disability from the federal government (i.e. copy of award letter or check)
- Medicare Card
- Have a certified agency from the list provided fill out the Agency Certification section on application
- Have a family physician fill out the Agency Certification section on application.

Once an applicant is approved for the Disability Program the applicant will receive a DART Photo Identification Card that is purple/white and says "REDUCED FARE". The disability card may or may not have an expiration date depending on the nature of the disability.

With this ID card the individual is eligible to use DART services for a reduced fare. The individual may also choose to purchase a reduced fare monthly or weekly bus pass, reduced fare tokens, or just pay cash on the bus at a reduced rate.

Reduced Fare Senior Program - An individual may inquire about the senior program by calling 283-8100 or stopping by DART at 1100 DART Way, Des Moines, IA. The individual must be 65 or older to qualify for the program. They must fill out an application and present a current photo ID with their date of birth on it.

Once an applicant is approved for the Senior Program the applicant will receive a DART Identification Card that is purple/white that says "REDUCED FARE". The senior ID Cards will not have an expiration date. With this ID card the individual is eligible to use DART services for reduced fare. The individual may purchase a reduced fare monthly or weekly bus pass, reduced fare tokens, or just pay cash on the bus at a reduced rate

There are conditions that apply to both **Reduced Fare Disability & Senior Program**:

- DART photo ID must be shown to purchase reduced fare passes or tokens. If you do not have the new DART photo ID you will need to show another photo ID.
- You will also be required to show your DART photo ID upon boarding the bus to receive the reduced fare rate. If you do not have the new DART photo ID you will need to show another photo ID.
- DART ID card is not transferable.

- Improper use of the DART ID card will result in loss of card privileges.
- You may purchase no more than 1 reduced fare monthly/Express Plus pass per month or 1 reduced fare weekly pass per week.

RideShare is offered through DART and matches commuters who live and work within a few miles of each other through free registration services. Five to fifteen commuters can ride together to and from work in a van provided by DART. The cost to you will be determined by how many riders are in each van and the daily round trip miles from the central meeting location. If you have an emergency at work and need a ride home, DART will arrange for someone to drive you. If you need an occasional ride, and space is available, a van in your area can offer you a ride for \$25 roundtrip. There are no income restrictions with this program. Call (515) 288-RIDE (7433) for more information.

Iowa Medicaid Non-Emergency Transportation Program-TMS

Management Group offers transportation services for non-emergency medical needs and a mileage reimbursement program to all Medicaid members. Call (866) 572-7662 72 hours before appointment.

Public Transportation-Red Rock Area Community Action Program, Inc. offers transportation to all residents of Warren County. Please call (515) 961-2543 to schedule. Fare for General Public (under age 60): \$1.50-\$4.00 one way, depending on destination. Fare for age 60 and over: suggested donation of \$1.00-\$2.50, depending on destination.

Link Associates Transportation Services provides transportation for individuals with intellectual disabilities to and from day programs, business errands, essential shopping, and medical appointments in the Greater Des Moines Metro area. To receive this curb-to-curb service the person must be Medicaid eligible and have a Medicaid Case Manager, if not private pay. Hours are: Monday-Friday 7am-5pm, weekends and holidays by appointment.

EDUCATION

College expenses can be overwhelming but there are options available to save and pay for it. Students should take advantage of college level courses offered at high schools. Tuition is often waived or greatly reduced. The courses are offered to high school students either at their high school or on the college campus. Families should talk to their school counselor to learn more about college credit courses and about what scholarships are available and when to apply.

It is important to remember that four years of college is not for everyone. A person trained in a trade can earn a very good income. Costs for trade schools are generally less expensive than most four year colleges. Business, trade or technical schools can be a very good choice for some people and offer training in a broad range of occupations. Apprenticeships are also another option. They involve on the job training and sometimes classroom work. Think about what your interests and aptitudes are and which career pathway is best.

College Savings Iowa 529 Plan has tax advantages for family members wanting to save for future college expenses. There are no income limits and this may especially appeal to those who may not qualify for grants. The plan is administered by the Treasurer of Iowa. These accounts are not considered when determining Iowa college aid but may affect federal aid benefits. The contributions can be deducted from your reported adjusted gross income on your state return. Earnings on the contributions are also exempt from state income taxes. A deduction for contributions on the Federal tax return is not allowed, but the income earned on the savings is not taxed until withdrawn. The initial contribution required is \$25.00. You can invest as little as \$25.00 each time you contribute and you don't have to contribute each month or even each year. You can complete an agreement online at www.collegesavingsiowa.com or by mailing a completed and signed agreement to College Savings Iowa. Once you have established a College Savings Iowa account for a beneficiary, anyone can contribute money to the account including parents, grandparents, and other relatives. Students can use the savings to pay for tuition, fees, books, room and board, and supplies at any eligible school in the United States and abroad. The only expense is a management fee. The current fee is 0.52%. The plan offers 13 different investment options to choose from. Earnings on nonqualified withdrawals may be subject to taxes and penalties.

DMACC Success Center assists students with obtaining their GED or Adult Diploma and transitioning to college coursework. Resources include lists of Adult Basic Education/GED classes, ESL classes, assistance with completing the financial aid and admissions process,

and the STEP program (career exploration and college preparation). Students enrolled in the STEP program take classes together as a cohort (group) which acts as a support system among fellow first-year students. For more information or to talk with a STEP Advisor, call 515-287-8700. The DMACC Success Center is located at 800 Porter Ave., Des Moines, IA 50315.

Drake Adult Literacy Center

School of Education

3206 University Ave.

Des Moines, IA

(515) 271-3982

Monday-Thursday 8 am-8 pm

Friday 8-4:30 pm

The Federal Pell Grant Program provides need-based financial aid packages to income eligible students for their education in the form of grants. Grants are aid that is not repaid. To apply, the FAFSA, or Free Application for Federal Student Aid must be filed each year between January 1 and March 1 for priority consideration of available financial aid in the following school terms. You can apply for free online at www.fafsa.ed.gov. Pell Grant funds may be used by students to cover any expenses related to their college education. Undergraduate and vocational students enrolled or accepted for enrollment in a participating institution can apply. Beware of companies charging to help complete the free application. Call the Federal Student Aid information center for free with any questions. 1-800-4-FED-AID (1-800-433-3243).

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides up to \$4,000 per year, up to a maximum of \$16,000 per student. The grant is for students who agree to teach in selected public or private elementary or secondary schools that serve students from low-income families. The TEACH Grant will be converted to a Direct Unsubsidized Loan if you do not complete your teaching service obligation. To learn more, contact the financial aid office at the college where you will be enrolled.

Federal Student Loans

Grants, scholarships, work-study and other forms of aid do not always cover the full cost of a college education and student loans may be necessary. Borrowers should calculate the total cost of any loans over the loan lifetime, determining the actual cost of the loan, the total interest to be paid, and the monthly loan repayment amount to help make more informed decisions about the amounts they agree to borrow and what they can afford to repay. Most student loans are deferred until the borrower leaves school. Problems arise when students and families have not calculated the repayment costs

and are required to repay loans with high monthly payments. Student loans are not usually discharged in bankruptcy. If you are having a problem with your federal student loan, contact the Federal Student Aid Ombudsman at the US Department of Education 1-877-557-2575.

STUDENT DEBT RESOURCES

All of these resources provide information on student debt, including: financial aid, student loans, and repayment options.

Federal Student AID, U.S. Department of Education
www.studentaid.ed.gov
(800) 433-3243

Project on Student Debt
www.projectonstudentdebt.org/advice.vp.html

Finaid! The Smart Student Guide to Financial Aid
www.finaid.com

Student Loan Borrower Assistance
www.studentloanborrowerassistance.org

FINANCIAL EDUCATION RESOURCES

Our headlines are filled with stories of credit card debt, bankruptcy, home foreclosures, identity theft, and predatory lending. Many Americans are finding they do not have the basic skills to manage their finances. You should never let anyone convince you to borrow more money than you know you can afford to repay, should avoid debt consolidation companies promising to erase your credit history and you should only use payday loans, rent to own and pawn shops if you have no other choice. There are both reputable and non reputable sources to help you financially, so be careful. Many of these often lead to greater long-term debt. Take advantage of the free resources available to help you obtain financial security. The first step in any financial plan is to track where you spend your money. How much do you spend on things you don't really need? You may discover expenses you can eliminate and make changes to your budget allowing you to achieve your financial goals.

Annual Credit Reports are available at www.annualcreditreport.com. It is the free and official site for consumers as a provision of the Fair and Accurate Credit Transactions Act (FACT Act). This act required this service as a way to help prevent identity theft. It was created to provide consumers with a secure means to request a free credit report once every 12 months from each of the three major credit reporting

companies. Consumers should never provide their personal information or pay fees to any other company when requesting free annual credit reports under the FACT Act. By requesting and reviewing one report from each of the reporting companies every 4 months you can discover fraudulent charges and less damage can be done to your credit.

Central Iowa Saves is a campaign promoted by the United Way, local organizations and financial institutions to increase awareness and encourage people to save money, reduce debt and build assets and is open to participants at all income levels. The campaign offers individuals and families' information and advice on ways to pay down debt, build emergency funds, save for homes, education, and retirement. Enrolled families are given access to free financial coaching and planning from volunteer financial planners. Contact ISED for information at 9th St Ste 380, Des Moines, IA 50314 (515) 283-0940.

Children & Families of Iowa Financial Management Services is a Social Security Organizational Representative Payee, receiving and managing Social Security or SSI funds for beneficiaries who need help managing their resources, due to mental health issues, substance abuse, or other risks of being taken advantage of financially. Other individuals and families can use this service. Staff work closely with participants to: develop a realistic budget, advocate for debt resolution with creditors, and consistent/timely bill payment. The goal of the service is to ensure that basic needs are met and to work toward financial stability. Contact Children & Families of Iowa for more information at 1111 University Ave, Des Moines, Iowa, 50314, 515-697-7975.

Des Moines Community Action Agency offers basic financial education and energy conservation classes. 1618 6th Ave. Des Moines, IA 50314, (515) 248-6216. Office hours: Monday, Wednesday, Friday 8am-5pm and Tuesday, Thursday 8am-7pm

Everyone Can Save has tips, tools and resources for providers, clients and individuals to learn how to save. For more information visit: <http://www.everyonecansave.org/>

Iowans for Social and Economic Development (ISED) helps you gain the knowledge, skills and confidence to meet the financial challenges of today's economy with workshops in financial management. Their staff will work with you to develop a budget, provide you with resources to open and manage bank accounts and work with you one on one reviewing and improving your credit. To find out if you qualify for financial management assistance, contact ISED at 1111 9th St Ste 380, Des Moines, IA 50314 (515) 283-0940.

Iowa State University Extension offices provide learning

opportunities through workshops, online instruction and access to financial advisors to help families with their financial management. The ISU Extension offers a 2 hour financial literacy workshop, To Stay Ahead, for bankruptcy filers and answers frequently asked questions on The Iowa Concern web site, where you can also email an expert. You can benefit from their information at www.extension.iastate.edu/finances or by contacting one of their county offices.

Dallas County	Polk County	Warren County
28059 Fairground Road	1625 Adventureland Drive	909 East Second
Adel, IA	Suite A	Ave., Suite E
50003-4406	Altoona, Iowa	Indianola, IA
(515) 993-4281	50009	50125
	(515) 957-5760	(515) 961-6237

The Iowa State Financial Counseling Clinic in coordination with the ISU Extension operates as a non-profit clinic offering financial counseling service on a sliding fee scale. Special arrangements can be made and no one will be refused service if they are unable to pay. You are able to meet face to face, by phone or through email with a professional or student counselor. Contact the clinic at www.hdfs.hs.iastate.edu/financial or at Financial Counseling Clinic, Iowa State University, 4380 Palmer HDFS Building #1331, Ames, Iowa 50011-4380 or call (515) 294-8644.

Iowa Women and Money Conference is a free conference open to women of all income levels presented by the State Treasurer of Iowa. It is hosted annually and offers information on current financial issues many women face including basic money management, saving and investing. To learn when the next free conference is please visit www.iowawomenandmoney.com.

Individual Development Accounts (IDA) are matched savings accounts offered to income eligible individuals and families. Individuals may have their savings matched up to \$2,000; families may have their savings matched up to \$4,000. Matched money comes from local partners and the federal government. Funds are exempt from counting as an asset for purposes of remaining eligible for SSI or Medicaid. IDAs are offered through Iowans for Social & Economic Development (ISED) and different credit unions throughout the state of Iowa. For a complete list of these credit unions, please contact ISED at 515.283.0940. Money saved can be used for one of four asset goals: purchasing a house; starting or expanding a small business; paying for post-secondary education (tuition or qualified education expenses) or job training; or buying a vehicle to drive to work if you do not already have one (only at Affinity Credit Union). IDA participants must be employed. Participants

must also have an annual gross income at or below the following income limits based on family size:

Family Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Income Limit	\$21780	\$29420	\$37060	\$44700	\$52340	\$59980	\$67620	\$75260
Add \$7,640 for each additional person								

Effective *February 1, 2011

Money Smart Week is a week full of free classes, seminars and activities available to consumers in all income brackets focused on helping consumers with budgeting, saving, investing and money management principles. It is made available by the Federal Reserve Bank of Chicago and supported by banks, credit unions, non profits and schools. To learn when the next Money Smart week takes place please visit www.moneysmartweek.org/iowa.

Volunteer Income Tax Assistance Program. The IRS works with the United Way and its community partners operating free tax preparation sites throughout tax season for low- to moderate income residents. Clients receive help claiming all tax credits for which they are eligible. Certified volunteers receive training to help prepare basic tax returns. Phone 2-1-1, in January, for times and locations in your area.

Young Women's Resource Center Financial Literacy Class is for young moms aged 13-21. Call (515) 244-4901 for more information.

United Way of Central Iowa sponsors a financial education resource through the following website: **www.everyonecansave.org**

EMPLOYMENT RESOURCES

More and more people are competing for jobs and openings are more difficult to find. There are resources people can take advantage

of to get ahead in their job search. Help is available for most job seekers that need some basics: an updated resume, references and appropriate interview skills. Putting your best foot forward can often be what separates the successful from the ordinary when it comes to job searching and finding the best job possible.

Des Moines Area Community College (DMACC) Workforce Training Academy

The DMACC Workforce Training Academy provides classes that will help you explore your career options, increase your computer skills and help you develop a plan. If you need help creating a resume, cover letter, references or need to freshen up your interview skills, they can help you in one of their workshops at the Evelyn K Davis Center for Working Families, 801 University Ave. Des Moines, IA 50314.. Many of these are provided at no cost. To find out more about these workshops, contact (515) 697-7700.

Evelyn K. Davis Center for Working Families

Delivering workforce readiness screening, job preparation assistance, educational and skilled training opportunities. Connecting individuals with services and supports which help them improve the way they manage their daily lives. Walk-ins are encouraged.

801 University Ave, Des Moines, Iowa 50314

515-697-7700 info@evelynkdaviscenter.org

Monday - Wednesday 8am-6pm and Thursday 8am-8pm

Friday 8am-5pm and Sat 9am until 1pm

Family Development and Self Sufficiency Program

This program is available to Family Investment Program (FIP) participants. This assistance program enables participants to become self sufficient. PROMISE JOBS offers education, career counseling, job search and job training skills to eligible participants. The DHS office in the county serving FIP participants can answer questions about the programs. There may be funds available to subsidize child care expenses for people participating in this program.

Family Self Sufficiency Program

This is a voluntary program available to participants of Section 8 rental assistance or Public Housing. The program provides access to education, training and workshops in the area. It is designed as a self sufficiency program helping families become independent of government assistance. Participants will meet with a coordinator to establish career goals and timelines.

In Polk County contact:
Department of Housing Services
Park Fair Mall, Lower Level
100 East Euclid Ave

In Dallas County contact:
Central Iowa Regional
Housing Authority
1201 Gateway Drive

Des Moines, IA 50313
(515) 323-8973

Grimes, IA 50111
(515) 986-1883

Iowa Employment Solutions at DMACC—Project Employment 2

This no-cost program offers training and help finding a job for people with a verifiable physical disability that meets American with Disabilities Act (ADA) criteria. Services provided include occupational training, hands-on computer training, help with preparing a resume and cover letter, assistance in earning a Career Readiness Certificate, and assistance in job placement. Participants must be at least 18 years of age and have a high school diploma or GED. Males must be registered with the Selective Service. For more information, call 515-281-9719 or 515-242-5396 or go to Workforce Center at 430 E. Grand Ave., Des Moines, IA 50309.

Iowa Workforce Development Center (IWD)

You can view employer's job listings, receive assistance completing or updating resumes, find labor market information, and get job placement assistance at Iowa Workforce Centers.

<http://www.iowaworkforce.org/centers/files/offices.htm>

Des Moines Workforce Center

430 East Grand Ave. Des Moines, IA 50309
(515) 281-9619

Mon., Tues., Thurs., Fri. - 8:30 AM - 4:30 PM

Wed. 9 AM - 4:30 PM

Iowa Works Access Points

<http://www.iowaworkforce.org/accesspoints/>

Hundreds of access points are available across the state. The department has dedicated workforce professionals ready to assist online from 8:00 AM—8:00 PM Monday through Friday and 10:00 AM—2:00 PM on Saturday's via live chat at an access point or by calling 866-239-0843.

Iowans for Social and Economic Development (ISED)

ISED offers many services to job seekers. They will assist, free of charge, with creating resumes, cover letters, application completion, as well as job search and interview skills. They offer help to eligible persons in obtaining apprenticeships and jobs in the construction trades. They can provide access to programs that provide participants with basic life skills, industry-specific knowledge and skills; necessary work tools; and access to employment. Contact ISED at: 1111 9th St Des Moines, IA 515-283-0940.

Temporary Agencies

There are many temporary staffing agencies serving Iowa. Skilled temporary workers are always in demand to help employers fill staff

shortages. You can search for a temporary job online or by calling local temporary placement agencies. You can find the agencies phone numbers in the yellow pages. Temporary agencies often offer flexible employment hours and opportunities by providing a wide range of employment services. The agencies offer part-time and full-time placements. Working for a temporary agency can help clients develop job skills and help them make career choices. Agencies can offer employment to clients who have recently lost their jobs. Clients are able to meet their financial needs while searching for permanent positions.

WeLIFT

WeLIFT Job Search Center in Warren County Provides education, resources, and tools to help individuals in their job search and to become job ready. Core services include: professional resumes and cover letters, computer lab, copy/fax machine, computer classes, interview classes/workshops, career assessments, and on-going mentoring and support. Funded in part by grants, WeLIFT services, including classroom materials, are provided at no cost to unemployed and underemployed individuals in Iowa. Open Tuesdays and Thursdays 9am-12pm and Thursday evenings 6pm-8pm. 106 East Second Ave, Indianola, IA. (515) 962-5017 or weliftjobsearch@gmail.com.

Dress For Success Des Moines provides disadvantaged women searching for jobs with business appropriate clothing. Each client receives one suit when she has an interview and up to a week's worth of apparel once employed. 319 7th St Des Moines, IA 50309. Call (515) 288-0130 for more information. Dress for Success Des Moines is open Wednesday, Thursday and Friday from 10 AM - 3 PM. They accept client appointments by *referral only*.
<http://www.dressforsuccess.org/affiliate.aspx?sisid=153&pageid=1>

Drake Legal Clinic

Corner of 24th St. and University Ave.
Des Moines, IA
(515) 271-3851
Monday-Friday 8-4:30

Iowa Legal Aid

1111 9th Street, Suite 230

Des Moines, IA 50314

243-1193 in the Des Moines area or

(800) 532-1275

Monday-Friday, 8:30am-4:30pm

www.iowalegalaid.org

Iowa Legal Aid Provides free legal assistance to low-income persons with civil legal problems that hinder their financial stability. For example, clients will receive assistance with:

- proving their eligibility for public benefit programs, including employment benefits;
- defending foreclosure or, if the home cannot be saved through legal remedies, ensuring they receive the rights and equity to which they are entitled;
- resolving landlord/tenant disputes;
- quashing improper garnishments of assets or income;
- utility shut offs;
- tax controversies; and
- domestic abuse protective orders, which may also address possession of the home and support.

Eligibility is usually limited to households with less than 125% of poverty guidelines, but some grants permit assistance in some situations for persons with higher incomes. Applications for service are taken by telephone Monday-Friday, 9:00am-11:00am and 1:30pm-3:30pm, and walk-ins during office hours.

Youth Law Center

300 Walnut St. Ste. 295

Des Moines, IA 50309

(515) 244-1172

Provides legal services for children.

Note: For optional use in Federal Fiscal Year (FFY) 2011 and mandatory use in FFY 2012.

*Each agency/programs determine when to adapt changes. Please contact each agency directly for the most current income guideline used.

Family Size	100%	125%	130%	133%	145%	150%	175%	185%	200%	300%
1	11,170	13,962	14,521	14,856	16,196	16,755	19,547	20,644	22,340	33,510
2	15,130	18,912	19,669	20,122	21,938	22,695	26,477	27,990	30,260	45,390
3	19,090	23,862	24,817	25,389	27,680	28,635	33,407	35,316	38,180	57,270
4	23,050	23,812	29,965	30,656	33,422	34,575	40,337	42,642	46,100	69,150
5	27,010	33,762	35,113	35,923	39,164	40,515	47,267	49,968	54,020	81,030
6	30,970	38,712	40,261	41,190	44,906	46,455	54,197	57,294	61,940	92,910
7	34,930	43,662	45,409	46,456	50,648	52,395	61,127	64,620	69,860	104,790
8	38,890	48,512	50,557	51,723	56,390	58,335	68,057	71,946	77,780	116,670

For family units with more than 8 members, add \$3,820 for each additional person at 100% of poverty

Dallas County Resource Directory: www.co.dallas.tx.us/resource

Visiting Nurse Services Community Resource Directory:

<http://www.vnsdm.org/resources-directory.php>

United Way of Central Iowa Financial Stability Guide:

www.unitedwaydm.org/UserDocs/2012Financialstabilityguide.pdf

United Way of Centra Iowa: www.Everyonecansave.org

The City of Des Moines Parks and Recreation offers GRASP, a program that provides discounts on Parks and Recreation programs such as: swimming lessons, tennis lessons, basketball, shelter rentals and much more. Households whose income meets income guidelines are eligible for a GRASP card. Visit www.dmparks.org or call (515) 237-1432 for more information and a list of locations to apply for a GRASP card.

HISPANIC EDUCATION

The Family Development Coordinator provides help to families to:

- Complete applications for Child Care Assistance (through Department of Human Services)
- Complete Connigo Early Ed. Center application forms
- Complete forms (work, insurance, applications for other DHS services)
- Find housing/apartment search
- Find free or low cost health clinics
- Find child care (with us at Connigo Early Ed. Center or at another center/home care provider)
- Find classes for parents (ESL, Know Your Rights, Nutrition, Financial Literacy, Women's Health)
- Find adult literacy classes in Spanish (provided at H.E.R. through Plaza Comunitaria Program)
- Translation (on-site or for medical appointments)
- Job search
- Literacy Events- designed for Parent & Child interaction ages 2- 5 (free book for every child participating) OPEN to the public

Our Family Development Coordinator is: Ariadna Gonzalez Agostini
(515-282-6542 ext. 2) aagostini@herdsm.org

Plaza Comunitaria:

- Adult literacy in SPANISH (elementary through high school)
- Online instruction
- Individually paced
- Tutors available to provide assistance in Spanish
- FREE and open to the public
- This is a great stepping stone for adults who want to take the GED

Our contact person for this program is: Francisco Batres (515-418-7432)

Summer Enrichment Program:

- For children ages 5 to 10
- Full day program 7:00 am – 5:00 pm
- June 11 – August 17
- \$140.00 per week, we accept DHS Child Care Assistance Funding for families who qualify
- Guitar lessons
- Chess lessons
- Field trips and pool weekly
- Bilingual staff provide instruction in English and Spanish

Summer Enrichment Program Coordinator is: Mayra Rodriguez (515-242-02250) mrodriguez@herdsm.org

Connmigo Early Education Center:

- Bilingual child care and preschool for children ages 2-5
- Bilingual staff provide instruction in English and Spanish
- 2 Conferences with parents each year
- FREE vision, dental and lead screenings
- Meals included (breakfast, lunch, PM snack)
- \$140.00 per week, we accept DHS Child Care Assistance Funding for families who qualify

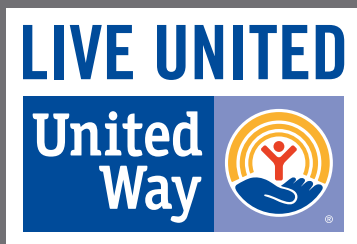
Director of Connmigo: Gabriela Gallentine (515-282-6542) ggallentine@herdsm.org

FOR ADDITIONAL RESOURCES, CALL 2-1-1



Find United Way's Financial Stability Guide on line:
www.unitedwaydm.org/UserDocs/2012FinancialStabilityGuide.pdf

Evelyn K. Davis Center for Working Families
801 University Ave, Des Moines, Iowa 50314
515-697-7700 • info@evelynkdaviscenter.org



United Way of Central Iowa
www.unitedwaydm.org